

Information to identify the case:

Debtor 1	<u>David Roszkowski</u>	Social Security number or ITIN	xxx-xx-2690
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jennifer Roszkowski</u>	Social Security number or ITIN	xxx-xx-7468
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-14012-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Roszkowski

Jennifer Roszkowski

4/24/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
David Roszkowski
Jennifer Roszkowski
DebtorsCase No. 15-14012-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 46

Date Rcvd: Apr 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2020.

db #+David Roszkowski, 625 Green Wave Dr, Apt# H2, Gallatin, TN 37066-3138
jdb #+Jennifer Roszkowski, 625 Green Wave Dr, Apt# H2, Gallatin, TN 37066-3138
cr +OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
Cherry Hill, NJ 08034-1925
515370177 Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
515541608 +Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C.,
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
515573581 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
515907657 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
515370193 Ocwen Loan Servicing, Customer Care, P.O. Box 1330, Waterloo, IA 50704-1330
515639506 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605,
West Palm Beach, FL 33416-4605
515403623 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
515370194 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
515708485 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 24 2020 23:44:14 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 24 2020 23:44:12 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515428064 EDI: GMACFS.COM Apr 25 2020 03:18:00 Ally Capital, PO Box 130424,
Roseville, MN 55113-0004
515370175 +EDI: GMACFS.COM Apr 25 2020 03:18:00 Ally Financial, P. O. Box 380901,
Bloomington, MN 55438-0901
515370178 EDI: CAPITALONE.COM Apr 25 2020 03:18:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
515510261 EDI: BL-BECKET.COM Apr 25 2020 03:18:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515477953 +E-mail/Text: bankruptcy@caavps.com Apr 24 2020 23:44:27 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515370184 EDI: WFNNB.COM Apr 25 2020 03:18:00 Comenity, Bankruptcy Department, PO Box 182125,
Columbus, OH 43218-2125
515370188 EDI: CRFRSTNA.COM Apr 25 2020 03:18:00 Credit First, PO Box 81344,
Cleveland OH 44188-0344
515517968 +EDI: CRFRSTNA.COM Apr 25 2020 03:18:00 Credit First NA/CFNA, Bk13 Credit Operations,
Po Box 818011, Cleveland, OH 44181-8011
515370189 +E-mail/PDF: creditonebknofications@resurgent.com Apr 24 2020 23:49:03 Credit One Bank,
PO Box 98875, Las Vegas, NV 89193-8875
515370190 E-mail/PDF: DellBKNofications@resurgent.com Apr 24 2020 23:49:10 Dell Preferred Account,
PO Box 6403, Carol Stream, IL 60197-6403
516108773 +E-mail/Text: collections@jeffersonassociates.com Apr 24 2020 23:44:19 Jefferson Associates,
3 Coral Street, Edison, NJ 08837-3242
515370191 +E-mail/Text: bncnotices@becket-lee.com Apr 24 2020 23:43:40 Kohl's Credit, PO Box 3043,
Milwaukee, WI 53201-3043
515582028 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2020 23:50:34
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516783808 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
516783809 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
515601240 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
515601328 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
515559092 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541
515601316 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
515601046 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541
515601329 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
515600893 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Tjx Rewards Platinum Mastercard, POB 41067, Norfolk VA 23541
515601493 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Toys R Us,
POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Apr 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515601030 EDI: PRA.COM Apr 25 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
515429078 EDI: Q3G.COM Apr 25 2020 03:18:00 Quantum3 Group LLC as agent for, CP Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
515495219 EDI: Q3G.COM Apr 25 2020 03:18:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515370195 EDI: RMSC.COM Apr 25 2020 03:18:00 SYNCB, Bankruptcy Dept, PO Box 965060,
Orlando, FL 32896-5060
515420004 +E-mail/Text: bncmail@w-legal.com Apr 24 2020 23:44:20 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515370204 EDI: WTRNBANK.COM Apr 25 2020 03:18:00 Target Card Services, P.O. Box 660170,
Dallas, TX. 75266-0170
515370205 +EDI: ECMC.COM Apr 25 2020 03:18:00 US Dept of Education, PO Box 5609,
Greenville, TX 75403-5609
515442994 EDI: WFFC.COM Apr 25 2020 03:18:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
515370206 EDI: WFFC.COM Apr 25 2020 03:18:00 Wells Fargo Financial National Bank, PO Box 660431,
Dallas, TX 75266-0431

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515430518* Ally Capital, PO Box 130424, Roseville, MN 55113-0004
515370176* +Ally Financial, P. O. Box 380901, Bloomington, MN 55438-0901
515370179* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
515370180* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
515370181* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
515370182* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
515370183* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
515510262* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515370185* Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
515370186* Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
515370187* Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
515370192* +Kohl's Credit, PO Box 3043, Milwaukee, WI 53201-3043
515907658* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
515601350* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card,
POB 41067, Norfolk VA 23541)
515370196* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370197* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370198* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370199* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370200* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370201* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370202* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370203* SYNCB, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
515370207* Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

TOTALS: 0, * 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Apr 24, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Joint Debtor Jennifer Roszkowski cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Debtor David Roszkowski cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
Steven K. Eisenberg on behalf of Creditor OCWEN LOAN SERVICING, LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
TOTAL: 8